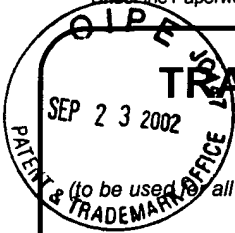


2161

PTO/SB/21 (08-00)

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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

<b>Application Number</b>		09/817,439
<b>Filing Date</b>		March 26, 2001
<b>First Named Inventor</b>		WISE et al.
<b>Group Art Unit</b>		2161
<b>Examiner Name</b>		TBA
<b>Total Number of Pages in This Submission</b>	<b>Attorney Docket Number</b>	
	36287-01301	

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): <p style="text-align: center;"><b>PTO Form 1449; 11 References</b></p>
<b>Remarks</b> No fee is due even if filed after three months from filing date, since this is being filed before the first Office Action has been sent.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Milbank, Tweed, Hadley & McCloy LLP Chris L. Holm (Registration No. 39,227)
Signature	
Date	September 18, 2002

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Typed or printed name	Teresita U. Santos		
Signature		Date	September 18, 2002

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#9 12-11-02  
PATENT  
Docket No.: 36287-01301 CW

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant(s)** : WISE et al.

**Serial No.** : 09/817,439

**Group Art Unit** : 2161

**Filed** : March 26, 2001

**Examiner** : TBA

**For** : ***SYSTEM AND METHOD FOR ESTIMATING CONDUIT  
LIQUIDITY REQUIREMENTS IN ASSET BACKED  
COMMERCIAL PAPER***

**INFORMATION DISCLOSURE STATEMENT**

**Box No Fee**  
**ASSISTANT COMMISSIONER FOR PATENTS**  
**Washington, D.C. 20231**

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Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
2. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No. \_\_\_\_\_, filed \_\_\_\_\_.

4. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.

☒ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

5. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.

6. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

☐ A check in the amount of \$240.00 is enclosed in payment of the fee.

☐ Charge the fee to Deposit Account No. 13-4500. Order No. 36287-01301. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and

b. the attached petition requesting consideration of this Information Disclosure Statement; and

c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.

8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw

## Application From Issue;

b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.

c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.

9. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

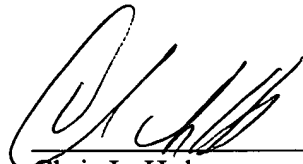
☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).

☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 13-3250. Order No. 36287-01301. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

☒ The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-3250. Order No. 36287-01301. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

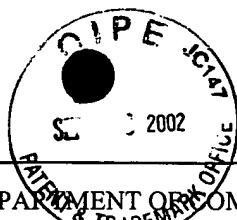
Respectfully submitted,  
MILBANK, TWEED, HADLEY & McCLOY LLP

  
Chris L. Holm  
Reg. No.: 39,227

September 18, 2002

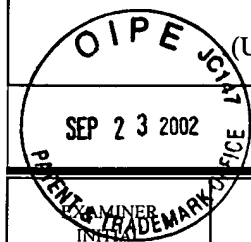
Milbank, Tweed, Hadley & McCloy LLP  
1 Chase Manhattan Plaza  
New York, NY 10005-1413

(212) 530-5000 / (212) 530-5219 (facsimile)

SEP 25 2002  
**GROUP 3600**

Sheet 1 of 1

FORM PTO-1449  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE STATEMENT</b>  (Use several sheets if necessary)	ATTY. DOCKET NO.: 36287-01301	SERIAL NO.: 09/817,439
	APPLICANT: WISE et al.	
	FILING DATE: 03/26/2001	GROUP ART UNIT: 2161

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Papers, Etc.)

			"ABCP market: firmly established and still expanding", pp. 1-12, New York, May 23, 2000, JPMorgan Securities, Inc.
			"Structured Finance; Asset-Backed Presale Report, Eureka Securitisation plc/ Eureka Securitization, Inc.", June 16, 2000, pp. 1-6, Fitch IBCA.
			Moody's Third Quarter 1999 ABCP Market Review, September 16, 1999, pp. 1-10, Lake Front Funding Company LLC.
			Moody's Second Quarter 1998 ABCP Market Review, March 6, 1998, pp. 1-4, Revolving Commitment Vehicle Corporation (RCV)
			"Private Placement Memorandum," April 14, 1998, Merrill Lynch Money Markets Inc.
			"A Pathfinder on Asset-Backed Commercial Paper," pp. 1-2, November 1, 2000, <a href="http://www.fordham.edu">www.fordham.edu</a> .
			"US Asset-Backed," November 1, 2000, <a href="http://www.fitchibca.com">www.fitchibca.com</a> .
			Hahn, Thomas K., "Commercial Paper," November 1, 2000, pp. 1-14, <a href="http://www.toerien.com">www.toerien.com</a> .
			"Asset-Backed Commercial Paper: Trends & Advances", Vol. IV, August 3, 2000, pp. 1-4, Fitch IBCA, Duff & Phelps.
			"Asset-Backed Commercial Paper Research Tips", November 1, 2000, pp. 1-2, <a href="http://www.fordham.edu">www.fordham.edu</a> .
			"Asset-Backed Commercial Paper: Trends & Advances", Vol. 3, February 24, 2000, pp. 1-4, Fitch IBCA, Duff & Phelps.
			"Asset backed commercial paper", November 1, 2002, pp. 1-3, <a href="http://www.vinodkothari.com">www.vinodkothari.com</a> .

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.